



LOCKHART, MORRIS & MONTGOMERY, INC.
FILED

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CLERK
U.S. BANKRUPTCY COURT
DISTRICT OF ARIZONA

833 East Arapaho Rd. Ste 210
Richardson, TX 75081-2246
(214) 522-6424(P)
(214) 522-6571(F)

US Bankruptcy Trustee
3-30-2011

Case Number *4:11-BK-07453*

Debtor *STEVEN BLAS*
(JANETA BLAS - CASE filed under)

This is an objection to the dischargeability of the educational loan owed by the above debtor. With the passage of the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) in 2005, the exception to discharge for student loans was expanded to include any indebtedness used to pay "qualified higher education expenses" as that term is defined by section 221(d)(2) of the Internal Revenue Code, to mean "the cost of attendance". Section 523 (a)(8)(B) of the Bankruptcy Code (as revised effective 10/17/05) excepts from discharge any other educational loan that is a qualified educational loan as defined in section 221(d)(1) of the Internal Revenue Code of 1986; incurred by a debtor who is an individual.

Respectfully,

Deborah Slusher
Deborah Slusher

Lockhart, Morris & Montgomery

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